



Order Filed on March 21, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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Attorneys for SN Servicing Corporation as servicer  
for U.S. Bank Trust National Association as Trustee of  
the Cabana Series IV Trust

**In Re:**

Glenn Henry Enevoldsen aka Glenn H Enevoldsen  
aka Glenn Enevoldsen dba Glenn Enevoldsen  
Carpentry & Home Improv

Margaret Ann Enevoldsen aka Margaret A Enevoldsen  
aka Margaret Enevoldsen aka Margaret King Obal aka  
Margaret Obal aka Margaret Obal Enevoldsen

Debtors

Case No.: 18-29961-MBK

Chapter: 13

Hearing Date:  
February 22, 2023 at 9:00 am

Hon. Judge: Michael B. Kaplan

**CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM THE AUTOMATIC  
STAY**

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby  
**ORDERED.**

**DATED: March 21, 2023**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Applicant: SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust  
Applicant's Counsel: Friedman Vartolo LLP  
Debtor's Counsel: William S. Wolfson, Esquire  
Property (Collateral): 95 Leffler Hill Road, Flemington, NJ 08822  
Relief Sought:  
• Relief from Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtors are due for 1 months, from 11/01/2022 to 11/01/2022.
- ☒ The Debtors are due for 3 months, from 12/01/2022 to 02/01/2023.
- ☒ The Debtors are due for 1 payments at \$2,463.32 per month.
- ☒ The Debtors are due for 3 payments at \$2,496.99 per month.
- ☒ The Debtors are due for \$417.40 in accrued late charges.
- ☒ The Debtors are due for \$588.00 in attorney's fees and costs.
- ☒ Applicant acknowledges suspense funds in the amount of \$14.76

**Total Arrearages Due: \$10,944.93**

2. Debtors must cure all post-petition arrearages, as follows:

- ☐ Immediate payment shall be made in the amount of \_\_\_\_\_. Payment shall be made no later than \_\_\_\_\_.
- ☒ Beginning on March 1, 2023 regular monthly mortgage payments shall continue to be made.
- ☒ Beginning on March 15, 2023 additional monthly cure payments shall be made in the amount of \$1,094.50 for 9 months.
- ☒ Debtors shall tender an additional monthly cure payment of \$1,094.43 on December 15, 2023.
- ☐ The amount of \_\_\_\_\_ shall be capitalized in the debtor's Chapter 13 plan. Said amount shall be set up on Trustee's ledger as a separate Claim. Debtor(s) shall file a Modified Plan within 10 days from the entry of this Order to account for the additional

arrears to be paid to the secured creditor via Chapter 13 Plan and to adjust monthly payments to the Chapter 13 Trustee accordingly.

3. Payments to the Secured Creditor shall be made to the following address:

Payments: SN Servicing Corporation  
P.O. Box 660820  
Dallas, TX 75266-0820

4. In the event of default:

☒ Should the Debtors fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing after the cure of the post-petition delinquency is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay.

☒ In the event the Debtors convert to a Chapter 7 during the pendency of this bankruptcy case, the Debtors shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtor fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay.

☒ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

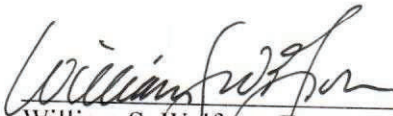
5. Award of Attorney's Fees:

The Applicant is awarded attorney's fees of \$400.00 and costs of \$188.00

The fees and costs are payable:

- ☒ Attorney's fees and costs have been included in the Consent Order.
- ☐ Through the Chapter 13 plan. The fees/costs shall be set up as a separate claim to be paid by the Standing Trustee and shall be paid as an administrative claim.
- ☐ To the Secured Creditor within \_\_\_\_\_ days
- ☐ Attorney's fees are not awarded.
- ☐ Movant reserves its right to file a Post-Petition Fee Notice for fees and costs incurred in connection with the Motion for Relief.

The undersigned hereby consent to the form and entry of the foregoing order.

  
William S. Wolfson, Esq.  
Attorney for Debtor

/s/ Jonathan Schwalb, Esq.  
Jonathan Schwalb, Esq.  
Attorney for Secured Creditor